

**CHRISTCHURCH BALDOCK –  
ANNUAL REPORT & ACCOUNTS  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2025**

Christchurch Baldock  
is a company limited by guarantee  
incorporated in England under company number: 08728895  
Registered Charity Number (England & Wales): 1154689

Registered Office Address:  
48 Westell Close Baldock, Herts SG7 6RY  
[www.cc-b.uk](http://www.cc-b.uk)

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## 1 Reference and Administrative Details

Charity Name	Christchurch Baldock															
Registered Charity Number	1154689															
Charity's Principal Address:	48 Westell Close, Baldock, Herts SG7 6RY															
Incorporation Status:	Company, limited by guarantee, from 1 <sup>st</sup> January 2014															
Company registration number:	08728895															
Registered office address:	48 Westell Close, Baldock, Herts SG7 6RY															
Managing Trustees:	<table><tr><td>Rev. Sam Williams</td><td>Chair, Associate Minister (until 1<sup>st</sup> May 2025)</td></tr><tr><td>Mr. Nick Clube</td><td>(Chair from 1<sup>st</sup> May to 14<sup>th</sup> September 2025)</td></tr><tr><td>Rev. Adam Goddard</td><td>Chair, Senior Minister (from 14<sup>th</sup> September 2025)</td></tr><tr><td>Mr. Neil Poole</td><td>(until 5<sup>th</sup> October 2025)</td></tr><tr><td>Mr. John Batchelor</td><td>(until 6<sup>th</sup> April 2025)</td></tr><tr><td>Mr. David Willbe</td><td></td></tr><tr><td>Mr Obilor Nwamadi</td><td>(from 5<sup>th</sup> October 2025)</td></tr></table>		Rev. Sam Williams	Chair, Associate Minister (until 1 <sup>st</sup> May 2025)	Mr. Nick Clube	(Chair from 1 <sup>st</sup> May to 14 <sup>th</sup> September 2025)	Rev. Adam Goddard	Chair, Senior Minister (from 14 <sup>th</sup> September 2025)	Mr. Neil Poole	(until 5 <sup>th</sup> October 2025)	Mr. John Batchelor	(until 6 <sup>th</sup> April 2025)	Mr. David Willbe		Mr Obilor Nwamadi	(from 5 <sup>th</sup> October 2025)
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Mr. David Willbe																
Mr Obilor Nwamadi	(from 5 <sup>th</sup> October 2025)															
Independent Examiner:	Louise Tunley FCA CTA DChA Monico Tunley Ltd 19 Goldington Road Bedford MK40 3JY															
Bankers:	<table><tr><td>HSBC Bank</td><td>Kingdom Bank</td></tr><tr><td>1 Market Place</td><td>Media House, Padge Road</td></tr><tr><td>Hitchin</td><td>Beeston</td></tr><tr><td>Herts</td><td>Nottingham</td></tr><tr><td>SG5 1DR</td><td>NG9 2RS</td></tr></table>	HSBC Bank	Kingdom Bank	1 Market Place	Media House, Padge Road	Hitchin	Beeston	Herts	Nottingham	SG5 1DR	NG9 2RS					
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Legal Advisers:	<table><tr><td>Edward Connor Solicitors</td><td>Bowens Solicitors</td></tr><tr><td>39 The Point</td><td>35 Bridge Street</td></tr><tr><td>Market Harborough</td><td>Hitchin</td></tr><tr><td>LE16 7QU</td><td>SG5 2DF</td></tr></table>	Edward Connor Solicitors	Bowens Solicitors	39 The Point	35 Bridge Street	Market Harborough	Hitchin	LE16 7QU	SG5 2DF							
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LE16 7QU	SG5 2DF															
Website:	www.cc-b.uk															
Members:	89															

## 2 Overview

The trustees present their annual report and accounts of the charity for the year ended 31 December 2025. It contains the following items:

- The annual report of the charity explaining the activities undertaken in the year, how the charity met its public benefit objectives and the way the church is managed.
- The annual financial report for the financial year ended 31 December 2025, the required statements and notes to the accounts.

The accounts have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)'.

## 3 Objective and Activities for the Public Benefit

### 3.1 General

Christchurch Baldock is situated in North Hertfordshire in the East of England region, serving communities in the surrounding towns and villages.

The church is a large community-based church which is focused on serving all ages. We are affiliated with:

- The Fellowship of Independent Evangelical Churches (FIEC) and have adopted the FIEC's Basis of Faith as the theological basis of our work [www.fiec.org.uk](http://www.fiec.org.uk)
- Evangelical Alliance [www.eauk.org](http://www.eauk.org)
- Gospel Partnership [www.thegospelpartnerships.org.uk](http://www.thegospelpartnerships.org.uk)

The activities of the church involve the promotion of our beliefs and reaching out to our community and beyond, providing care and sharing our faith.

On Sunday mornings, the congregation at the worship service has around 130 people attending (100 adults + 30 children) each week. On Sunday evenings, the congregation at the worship service has between 15 and 40 people attending (15-30 adults + up to 10 children). The Sunday morning service is livestreamed. The evening service is regularly recorded and put on YouTube.

The trustees of Christchurch Baldock confirm they have had regard for the Charity Commission's guidance on public benefit and believe they have met the legal requirement of the Charities Act 2011.

### 3.2 Charitable Objectives

Our Church Rules define our aim, mission and values:

Our aim & mission: Christchurch Baldock has as its supreme aim to glorify God. This involves living for him and making known the gospel of Jesus Christ, which is God's only means of salvation. We also desire to be a caring and supportive community.

Our values: We seek to live according to the teaching of the Bible which is the word of God.

Our Public Benefit Statement describes, in practical detail, the two purposes of the church.

1. The advancement of the Christian faith in accordance with the Basis of Faith, primarily but not exclusively within North Hertfordshire and the surrounding neighbourhood.
2. Such other charitable purposes as shall, in the opinion of the members of the Church in general, further the work of the Church.

We carry out these purposes by activities which include but are not limited to the following:

- a) Organise weekly services and other gatherings open to members and non-members, to present the teachings of the Bible and to provide opportunities for Christian response, including prayer and worship.

- b) Provide support and guidance to those activities of its members that seek to promote, in Baldock and the surrounding areas, an understanding of the Christian beliefs as set out in the Church's Basis of Faith.
- c) Assist the work of individual Christians and Christian organisations, insofar as that work, whether in this country or abroad, accords with the Church's aims.
- d) Carry out acts of social concern to benefit persons in Baldock and the surrounding areas facing hardship, on the basis of their need.
- e) Develop relationships with other churches in Baldock and the surrounding areas, as well as nationally and overseas, which are mutually beneficial in advancing our aims.

In the opinion of the Trustees, the purposes of the Church have been met by the activities reported for 2025, as listed below and reviewed with church members at the Annual General Meeting.

### 3.3 *Significant Activities During 2025*

We hold to a four-part Mission Statement as follows:

- 1. Good News to Share
- 2. Teaching that Connects
- 3. A Life of Worship
- 4. Friends who Love

Fulfilling this mission is not only the role of the staff team but the whole membership of the church. These four qualities should characterise and define everything we undertake.

Great love and care is shown particularly during times of crisis and family stress. Meals are cooked for families with new babies and those recovering from medical interventions. Care is shown for the elderly and bereaved. We are very pleased with the way that ordinary families in the church use their homes for hospitality particularly as a way of welcoming people who are not yet Christians into the church.

We continue to stream our morning service, and to film or audio-record and upload our evening services which typically attract between 30 and 80 views, and which are retained in accessible on-line archives. We also use virtual meeting facilities when occasion demands. We aim to keep up regular activity on social media, and find this a useful way to communicate our news and message with the public, as well as the church.

As of January, our Associate Minister Sam Williams took over as Acting Senior Minister following the resignation and departure of Chris Jenkins to become minister of a church in South Wales. We sponsored members to attend a Special Needs training event for supporting people with SEN in church life.

In February a new Pastoral Care Team was launched to provide practical and emotional support to congregation members and others linked to the church during times of need. On 16<sup>th</sup> February the church members voted well over 90% at a special general meeting to appoint Adam Goddard as the new Senior Minister. Our Youth Minister, Hannah, returned to work from Maternity leave on a part-time basis until mid-April.

In March, we hosted a Comedy Night outreach event which was attended by a good number of non-church guests who heard the gospel and the opportunity to ask questions about it. Our ministry trainee, Martainn Ramsey extended his contract with us until mid-year. During his time with us, he has been an invaluable help in all church activities, especially our midweek groups and Sunday services. The mentoring, training and experience he received during his time at Christchurch saw him grow and develop in all areas and prepared him well for further ministry work. A number of ladies from the church supported the Cambridge Women's Bible Conference.

Following the success of our two previous Easter Family Parties, we moved this year's event to the larger Knights Templar school hall in April. These events continue to attract many guests, usually people with little or no prior connection with the church. There was an afternoon of fun and games, and a

talk by Acting Senior Minister, Sam Williams.

At our AGM, John Batchelor stepped down as Elder and Dave Willbe was re-elected to serve another term as Elder. At the end of April, Sam Williams left the church to take up his new position in London and the church went into Interregnum under the leadership of the remaining three non-staff Elders and Trustees. Our Youth Minister Hannah Wijetunge went on a second maternity leave.

In May, as usual we participated in the Baldock Fair where we had a children's craft stall and ran a cafe providing free beverages and cakes to the public and offering a listening ear. We also held a First Aid Training course for all those interested which would allow them to serve as first aiders both within and outside the church.

Our group for the retired, Body and Soul, continues to be a very popular weekly activity. The group held an outdoor promotional event on Baldock high street on 17th June which was well-attended. At the Body and Soul Christmas lunch, for the third year running, we were delighted to be joined by a choir from Hartsfield School to sing for the group. It is a great strength of the church that it connects people of all generations and backgrounds. Also in June, our men held a successful walk and BBQ event in Letchworth for members and guests.

In the first week of the school summer holidays, we held our annual holiday club for around 60 children at Knights Templar School hall. The theme this year was "Shipwrecked" exploring the story of Jonah. The children had a fantastic time, and we were greatly indebted to the hard work of around 40 volunteers from the church, without whom the week would have been impossible. WOW and CCB Kids invited all ages to an afternoon of fun and ice cream.

A baptism service was held on 22<sup>nd</sup> June.

In September we bought a church manse in Turpin's Way, Baldock to facilitate future ministry, funded by the sale of two existing church properties. The church also welcomed the arrival of new Senior Minister, Adam Goddard and his family who moved into the newly-acquired church manse. He delivered his first Sunday sermon on 14<sup>th</sup> September and he was officially inducted at our 16<sup>th</sup> November service attended by many visitors. The day was also a celebration to mark 25 years of Christchurch Baldock, and was followed by a lunch.

On 4<sup>th</sup> October, we held a Roots of Jazz evangelistic event which attracted attendees from across the area. At our Business Meeting on 5<sup>th</sup> October, Neil Poole stood down as church Elder and Treasurer, and Lai Lee Fong took over as Treasurer. Obi Nwamadi was voted in by members as a new Elder and Trustee. Our annual light party on 31<sup>st</sup> October was very well-attended. There were bouncy castles, craft, games, and a talk about Jesus being the light of the world. The church also launched an older boys study and discussion group in October.

As in the past, the church was present for the Baldock Christmas Fair. Our Carols by Candlelight service once again attracted many visitors and pulled together musicians and choir members from both within and outside the church, and offered a wonderfully traditional setting in which to remember the birth of Christ.

The most notable happenings of the year were changes in church staffing with the departures of Senior Minister Chris Jenkins and Ministry worker Becca Jenkins to a church in South Wales, and Associate Minister, Sam Williams to a church in London. We are indebted to Sam for taking on the role of Acting Senior Minister until his departure in May and to Ministry trainee, Martainn Ramsay for extending his contract a number of months to provide ministry support at this time before leaving on 4<sup>th</sup> July to get married. Our Youth Minister, Hannah Wijetunge returned briefly from maternity leave before going on maternity leave again, and our church administrator was absent for family reasons over much of the Summer. In the Autumn, interviews were held for the post of Assistant Minister.

A church interregnum can be an unsettling time for church members and attendees, but many of our church volunteers stepped up over the Summer interregnum months to support the three Elders in

running the church in the absence of any working staff. With volunteer support, the church continued to run a full timetable of services and events as usual except for the annual Church Day Away which was postponed until 2026. It is gratifying to note the number of new attendees, and young people in particular now attending Christchurch Baldock this year.

The church has continued to fulfil its role in the community and provides public benefit through activities including:

- Tea and Tinies: this support group for parents of new and pre-mobile babies has continued to be greatly appreciated by users.
- Tea and Tots: our playgroup and story-time for carers and toddlers continues to be popular in the town enjoying a strong reputation as a welcoming and caring group and a point of contact for needy families. We are part of the Stevenage and North Herts Toddler Groups Network.
- Body and Soul: exercise activities, fun and spiritual input for the elderly. Members are regularly phoned and visited.
- Living Stones: informal singles support group
- Rock Solid, a midweek children's club, provides activities for primary school aged children and families.
- The Link, our midweek youth group continues to attract a strong core of young people who enjoy the activities and bible teaching. A number attend various weekend and day conferences together.
- Band of Brothers: men's monthly pub lunches.
- Women of Worth: as well as the breakfast mentioned above, a Christmas craft evening was held in November which was well received. This year saw the launch of monthly pub lunches for women.
- Home groups: meeting on various nights each week (7 venues).
- Regular church services in Baldock and Letchworth
- Sunday morning services include groups for Tots (preschool), Kids (primary) and Youth (KS3) and regular all age services.
- Pastoral activities within the community

We support local and overseas charities and mission endeavours. We are pleased to record that we also support a number of children from deprived areas with their education and living costs, working through Compassion UK. Grants were made in 2025 to:

- International mission organisations
- UK Christian workers

as shown in the accounts (see Note 10). Many members also support Christian & charitable organisations at home and abroad.

Through our hardship fund we were also able to provide emergency financial support to individuals in critical need.

### *3.4 Where are we going in 2026?*

After the significant staff changes this past year, in 2026 we look forward to welcoming Laurence Wilson in the post of Minister in Training in late February, and the return of Hannah Wijetunge from maternity leave in April. The church will look to support this refreshed staff team and establish the vision and goals for this new era of the church's history, to serve the community and provide it with spiritual teaching and support. It will remain our goal to be a biblical and contemporary church – teaching the historic truths of the Christian faith in a way which communicates with the modern world. In particular, we are keen to develop every member ministry, that is to say, that every member of the church should be involved in serving.

In Philippians 1:3-5 the Apostle Paul says: "I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now..." A contemporary biblical church will view its members as partners in the work not as passive recipients only. Our goal for Christchurch is that everyone should see themselves as investing time, energy and talents in the work of the gospel for God's glory.

We continue to consider possibilities for a permanent home for the church but remain indebted to Knights Templar School and other venues for allowing us to use their premises.

#### **4 Structure, Governance and Management**

The Trustees are responsible for the day-to-day running of the Incorporated Charity. Charity law requires the Trustees to do the following:

##### **4.1 Duty to ensure regulatory compliance**

- Ensure that Christchurch Baldock complies with all relevant laws and reporting requirements, in particular of the Companies House and Charities Commission as regulators;
- Act with integrity avoiding conflict of interest or misuse of Christchurch Baldock funds or assets;
- Prepare annual report and accounts in accordance with Companies House and Charities Commission requirements.

##### **4.2 Duty of prudence**

- Ensure that the charity remains solvent and uses funds and assets wisely and only to further the purposes of the charity;
- Avoid activities that may place the charity's funds or assets or reputation at risk.

##### **4.3 Duty of Care**

- Exercise reasonable skill and care as trustees, and obtain external professional advice on all matters where there may be material risk to the charity, or where advice is needed to enable the trustees to fulfil their duties.

##### **4.4 Safeguarding Policy**

The church has a Safeguarding Policy for the protection of children & vulnerable persons. This is available from our public domain church website. This policy has been extensively reviewed during the year and training is provided for all involved. The Trustees continue to liaise with the leadership team and all those working with children and with vulnerable adults to ensure high standards of care are maintained, including appropriate Disclosure & Barring Service (DBS) checks on all leaders and helpers.

##### **4.5 Risk Review**

Risk Assessments have been carried out and are held on file for all our meeting locations. These include:

- |                                   |  |
|-----------------------------------|--|
| • Knights Templar School, Baldock | Sunday morning and other open meetings     |
| • Letchworth Free Church          | Sunday evening and other meetings          |
| • Baldock Community Centre        | Body & Soul and Tea & Tots mid-week groups |
| • Baldock United Reformed Church  | Tea & Tinies and The Link mid-week groups  |

The church holds appropriate insurance including public liability insurance to cover all these locations, as well as insurance for the assets owned by the church, and trustee liability insurance.

##### **4.6 Data Protection Policy**

The Data Protection Legislation is concerned with the protection of human rights in relation to personal data. The aim of the Legislation is to ensure that personal data is used fairly and lawfully and that where necessary the privacy of individuals is respected. During the course of the activities of Christchurch Baldock the Church will collect, store and process personal data about our members, people who attend our services and activities, suppliers and other third parties and we recognise that the correct and lawful treatment of this data will maintain confidence in the Church.

The policy sets out the basis on which we will process any personal data we collect from data subjects, or that is provided to us by data subjects or other sources. The policy relates to all personal data held by Christchurch Baldock, regardless of format. It applies to anyone who handles this personal data, including those working on behalf of the Church.



The Trustees are accountable for compliance with the data protection legislation within the organisation and have appointed a Data Protection Manager (DPM) to handle our day-to-day obligations. This role is fulfilled by the Church Administrator.

#### **4.7 Other Policies**

Other policies have been issued and distributed to applicable teams to help manage the church's affairs. These include:

- Administrative Rules
- Health & Safety Policy
- Evacuation Plans & Leaders Guide
- Food Hygiene Guidelines
- Complaints Handling Policy
- Conflict of Interest Policy
- Volunteer Management Policy
- Inclusive Learning Process Guideline
- Financial Reserves Policy
- Investment Policy
- Staff Induction Policy & Guidelines
- Social Media Policy

These policies are reviewed approximately every 2 years by the Trustees to ensure they are being followed and, where necessary, updated to reflect the latest regulations and best practice guidelines.

### **5 Achievements and Performance**

The AGM Ministry Reports, as presented at the AGM, record the various activities of the church throughout the year, with detailed comments on achievements.

The church has continued its programme of preaching, Bible teaching and support activities on Sundays. There is considerable additional teaching in small groups during the week.

The church supports a number of local and national initiatives to care for the disadvantaged, and for the advance of the Christian message of hope.

### **6 Financial Review**

#### **6.1 General**

We are extremely grateful for the very generous support we have received from the membership both financially and practically over the past year. This has enabled the work to continue, to promote the gospel and provide public benefit.

Our giving to the church is a part of our worship and commitment to the Lord Jesus Christ. The assets and money must remain servants not masters of what we do, and we need to prayerfully consider together how these things can be best used to serve the purposes of the church.

The trustees have the responsibility to consider how best to use the church's money and we seek to maximize returns from our Reserves, savings and Building Fund. Our intent is to report transparently but not in excessive detail, as attached, so please speak to the trustees if you have questions.

#### **6.2 Analysis of Income**

The increase in donations to the general fund is 14.4% or £26.7k compared to last year (2025: £212.3k; 2024: £185.6k) – see Note 3.

Restricted income fund giving varies year on year depending on the funds supported. This year has seen a small increase in the total amount compared to last year (2025: £9.8k; 2024: £9.3k).

Refer to details in Section 8.1 (SOFA) and Note 3.

### 6.3 Analysis of Expenditure

Total costs from the general fund decreased by 31% or £72.7k this year compared to last year (2025: £162.7k; 2024: £235.4k).

Total expenditure from restricted funds saw a small increase compared to last year.

Refer to details in Section 8.1 (SOFA) and Notes 5 to 10.

### 6.4 Property and Assets

Property owned by the incorporated Charity is as follows:

- 14 Jackmans Place, Letchworth SG6 1RH, currently let with a tenancy agreement, bringing rental income to the church.
- 73 Millstream Close, Hitchin SG4 0DB, let with a tenancy agreement and bringing rental income to the church for much of 2025. This property is being sold to help finance the purchase of a property for the new senior minister.
- A 13%-part share in 165 Jackmans Place, Letchworth SG6 1RG. This property was sold, as our Minister Chris Jenkins left to take up a new position in Wales.
- 48 Westell Close, Baldock, SG7 6RY, housing our Associate Minister Sam Williams and his wife.
- 19 Pryors Court, Baldock, SG7 6QU. This property was sold in 2025.
- 33 Turpins Way, Baldock, SG7 6LW, housing our Senior Minister Adam Goddard and his wife and family.

The church is very grateful for the gifts and interest-free member loans to support the purchase of the home for our Senior Minister. These loans, totalling £135,000, taken in July 2025, will be repaid during 2026, when the sale of 73 Millstream Close has completed.

Cash current assets are £138.9k, of which £123.2k is unrestricted representing General funds and Reserves, and £15.6k is Restricted funds, as shown in the balance sheet, Section 8.2.

Refer to Section 8.2 (Balance sheet) and Notes 11 to 15.

### 6.5 Reserves

It is the stated general intent of the Trustees to hold sufficient reserves to continue the charitable activities of the Trust should income and fundraising activities fall short. The Trustees consider that they should hold a sum equivalent to 3 months running costs, to be held on deposit or other investment which can be readily realised as cash, unless agreed otherwise with the members for particular temporary circumstances. At 2025 financial year expenditure levels, reserves required would be circa £41k (unrestricted expenditure/4). However, expenditure in 2025 was unusually low because of the interregnum and abnormally low staffing levels, so the 2026 budget expenditure figure (£223k) is more appropriate, and would require reserves of £56k.

Cash current assets of the church are £138.9k, which is above the Trustees' Reserves Policy, however the accounts also show net current assets to be -£1k. This net current liability arises because the purchase of the church manse in 2025 is to be funded by the sale of two other church owned properties (Pryors Court and Millstream Close). Pryors Court was sold in 2025, but the sale of Millstream Close has not yet completed. To allow the purchase of the manse to coincide with the arrival of the new minister, short term interest free loans have been generously provided by church members, to be repaid as soon as the sale of Millstream Close completes. Although Millstream Close will be sold in early 2026 it shows in the accounts as a fixed asset. It is therefore, not included in the net current asset calculation, whereas the member loans are a current liability and so included in the net current assets calculation. This therefore, results in a net current liability in the accounts at the end of 2025.

In reality, we do comply with our 3 month reserve policy; we hold sufficient funds which can be readily realised as cash.

### 6.6 *Building and Infrastructure Funds*

The church Building Fund, established in March 2014 as a long-term plan to finance the building of premises for church meetings, stands at £10.6k held as Restricted Funds, and members are invited to support this. In addition, available unrestricted funds would be allocated to a building project when applicable.

The Infrastructure Fund (Unrestricted, Designated) was established on 15<sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that 75% of the net surplus each year which was not otherwise ring-fenced would be placed in this fund. The fund balance was transferred to the General Fund and used this year to help fund the purchase of the church manse in Baldock. Although there was a net surplus of £117.7k in 2025, there was no transfer to the infrastructure fund as this is effectively ring-fenced to repay the loans taken to support the purchase of the church manse.

### 6.7 *2026 Budget*

A budget for 2026 was presented at the Business Meeting in October 2025 and approved.

The budget assumes an unrestricted income of £223.1k, allowing for a continuation of a similar number of staff and activities. In detail, we will support:

Staff:	Senior Minister:	Adam Goddard	1.0 FTE
	Associate Minister:	TBD	1.0 FTE
	Youth & Children's Minister:	Hannah Wijetunge	1.0 FTE
	Administrator:	Mikey Day	<u>0.75 FTE</u>
	Total:		<u>3.75 FTE</u>

The budget also provides for the continued financial support to Christian partners working in international and UK missions.

### 6.8 *Small company provisions*

This report has been prepared in accordance with the small companies' regime under the Companies Act 2006.

## 7 Independent Examiner's Report to the Trustees of Christchurch Baldock

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 December 2025 which are set out on pages 13 to 32.

### Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Louise Tunley FCA CTA DChA

ICAEW, Chartered Accountant

19 Goldington Road  
Bedford  
MK40 3JY

Date: 16 March 2026

## 8 Accounts

### 8.1 Statement of Financial Activities for the Year Ended 31 December 2025

	Notes	Unrestricted Funds	Restricted Income Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
<b>Income from:</b>	3				
Donations and legacies		212,290	9,799	222,089	194,838
Charitable activities		6,886	919	7,805	15,252
Investments		23,911	-	23,911	48,594
Other		37,820	-	37,820	16,454
<b>Total income</b>		<b>280,907</b>	<b>10,718</b>	<b>291,625</b>	<b>275,138</b>
<b>Expenditure:</b>	5				
Raising funds		12,002	-	12,002	2,066
Charitable activities		143,987	13,166	157,153	246,002
Other Expenditure		6,717	-	6,717	420
<b>Total expenditure</b>		<b>162,705</b>	<b>13,166</b>	<b>175,872</b>	<b>248,488</b>
<b>Net income/(expenditure)</b>		<b>118,202</b>	<b>(2,449)</b>	<b>115,753</b>	<b>26,650</b>
<b>Transfers between funds</b>		<b>(480)</b>	<b>480</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>117,722</b>	<b>(1,969)</b>	<b>115,753</b>	<b>26,650</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		1,220,860	18,482	1,239,342	1,212,691
<b>Total funds carried forward</b>		<b>1,338,581</b>	<b>16,513</b>	<b>1,355,095</b>	<b>1,239,342</b>

## 8.2 Balance Sheet as at 31 December 2025

	Notes	Unrestricted funds	Restricted Income funds	Total this year 2025	Total last year 2024
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	11	1,339,581	-	1,339,581	1,035,632
<b>Total fixed assets</b>		1,339,581	-	1,339,581	1,035,632
<b>Current assets</b>					
Debtors	12	8,874	230	9,104	8,806
Cash at bank and in hand	15	122,600	16,283	138,883	198,757
<b>Total current assets</b>		131,474	16,513	147,987	207,563
<b>Liabilities</b>					
Creditors: amounts falling due within one year	13	132,473	0	132,473	3,853
<b>Net current assets/(liabilities)</b>		(1,000)	16,513	15,514	203,709
<b>Total assets less current liabilities</b>		1,338,581	16,513	1,355,095	1,239,342
Creditors: amounts falling due after one year	13	-	-	-	-
<b>Total net assets or liabilities</b>		1,338,581	16,513	1,355,095	1,239,342
<b>Funds of the Charity</b>	16				
Restricted income funds		-	16,513	16,513	18,482
Unrestricted funds		1,338,581	-	1,338,581	1,220,860
<b>Total funds</b>		1,338,581	16,513	1,355,095	1,239,342

For the financial year ended 31 December 2025, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476.



The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The notes on pages 15 to 32 form part of these accounts.

## 9 Trustee Approval of Accounts

Approved by the Trustees on 15 March 2026 and signed on their behalf by:

Signature	Name	Date	Position
	A.S. Goddard	15/3/26	Chair of the Trustees
	N. M. Clube	15/3/26	Trustee

## 10 Notes to the Accounts

### Note 1. Basis of Preparation of Accounts

#### 1.1 Basis of accounting

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)' and the Charities Act 2011.

Christchurch Baldock meets the definition of a public benefit entity under FRS102.

Assets and liabilities are initially recognised at historical cost of transaction value unless otherwise stated in the relevant accounting policy note(s).

#### 1.2 Going concern

The Trustees' consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

### Note 2. Accounting Policies

#### 2.1 Income

Recognition of income	<p>This is included in the Statement of Financial Activities (SoFA) when:</p> <ul style="list-style-type: none"> <li>the charity becomes entitled to the resources;</li> <li>it is more likely than not that the trustees will receive the resources;</li> <li>the monetary value can be measured with sufficient reliability.</li> </ul>
Incoming Resources with Related Expenditure	Where incoming resources have related expenditure (as with fundraising) the incoming resources and related expenditure are reported gross in the SoFA.
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Income from tax reclaims are included in the SoFA at the same time as the gift to which they relate. Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise

## Notes to the Accounts (continued)

Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

## 2.2 Expenditure and Liabilities

Liability recognition	<p>Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.</p> <p>Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.</p>
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support costs	The charity has incurred expenditure on support costs.
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date
Fund Accounting	<p>Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.</p> <p>Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when the funds are raised for a particular purpose.</p>



## Notes to the Accounts (continued)

### 2.3 Assets

Tangible fixed assets for use by charity	<p>These are capitalised if they can be used for more than one year, and cost at least £1500</p> <p>They are valued at cost or a reasonable value on receipt.</p> <p>The depreciation rates and methods used are disclosed in note 11.</p>
Intangible fixed assets	<p>The charity has no intangible fixed assets (that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights) of material value.</p>
Heritage assets	<p>The charity has no heritage assets, (that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture).</p>
Investments	<p>The charity has no fixed asset investments or shares.</p>
Debtors	<p>Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.</p>

### 2.4 Pension Costs

Pension Costs	<p>The charity operates a defined contribution pension scheme. Contributions payable to the charity's scheme are charged to the statement of financial activities in the period to which they relate.</p>
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## Notes to the Accounts (continued)

**Note 3. Analysis of Income**

	<b>2025</b>			<b>2024</b>		
	<b>Un-restricted funds</b>	<b>Restricted income funds</b>	<b>Total funds 2025</b>	<b>Un-restricted funds</b>	<b>Restricted income funds</b>	<b>Total funds 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Donations and legacies</b>						
Donations and gifts	175,763	8,380	184,143	153,956	7,902	161,858
Legacies	-	-	-	-	-	-
Grants	-	-	-	-	-	-
Other	-	-	-	-	-	-
Gift Aid	36,527	1,418	37,945	31,629	1,350	32,980
<b>Total</b>	<b>212,290</b>	<b>9,799</b>	<b>222,089</b>	<b>185,586</b>	<b>9,252</b>	<b>194,838</b>
<b>Charitable activities &amp; events</b>						
Rock Solid (5-10's)	250	-	250	395	-	395
Body & Soul group	2,133	919	3,052	1,801	2,040	3,841
Tea & Tots group	2,011	-	2,011	2,016	-	2,016
Tea & Tinies group	741	-	741	1,247	-	1,247
Bookstall	153	-	153	93	-	93
Women of Worth (WOW) group	442	-	442	450	-	450
Charitable event - Weekend Away	-	-	-	6,596	-	6,596
Charitable events - Evangelistic Meetings	1,156	-	1,156	615	-	615
<b>Total</b>	<b>6,886</b>	<b>919</b>	<b>7,805</b>	<b>13,212</b>	<b>2,040</b>	<b>15,252</b>
<b>Income from investments:</b>						
Interest income	3,361	-	3,361	3,927	-	3,927
Property rental income	20,546	-	20,546	44,667	-	44,667
Other property income	4	-	4	-	-	-
<b>Total</b>	<b>23,911</b>	<b>-</b>	<b>23,911</b>	<b>48,594</b>	<b>-</b>	<b>48,594</b>
<b>Other income</b>						
NIC Employment Allowance	5,138	-	5,138	5,000	-	5,000
SMP Recovery	9,545	-	9,545	9,592	-	9,592
Easyfundraising Charity donations	98	-	98	65	-	65
Anonymous gifts to members	-	-	-	460	-	460
Other - gain from sale of property	23,039	-	23,039	938	400	1,338
<b>Total</b>	<b>37,820</b>	<b>-</b>	<b>37,820</b>	<b>16,054</b>	<b>400</b>	<b>16,454</b>
<b>TOTAL INCOME</b>	<b>280,907</b>	<b>10,718</b>	<b>291,625</b>	<b>263,446</b>	<b>11,692</b>	<b>275,138</b>

The total unrestricted donations & legacies amount of £212,290 is shown above. Last year this amount was £185,586. This represents 14.4% increase from 2024 to 2025.

## Notes to the Accounts (continued)

**Note 4. Donated goods, facilities and services**

There were no donated goods or services in 2025 or 2024.

**Note 5. Analysis of Expenditure**

	Notes	2025			2024		
		Un-restricted funds	Restricted income funds	Total funds 2025	Un-restricted funds	Restricted income funds	Total funds 2024
		£	£	£	£	£	£
<b>Expenditure on Raising Funds</b>							
Rental property repairs and maint charges		12,002	-	12,002	2,066	-	2,066
<b>TOTAL EXPENDITURE on Raising</b>		12,002	-	12,002	2,066	-	2,066
<b>Expenditure on Charitable Activities</b>							
Event costs - evangelistic meetings		4,657	782	5,439	18,713	1,910	20,623
Services - Running Expenses & hall hire		24,423	1,720	26,143	28,182	4,248	32,430
Children's, Youth & 20s activities		3,579	119	3,698	3,333	259	3,591
Church Property - upkeep, insurance, rent, council tax		3,949	-	3,949	9,022	-	9,022
Administration Expenses		1,153	-	1,153	1,379	-	1,379
Staff ministry expenses		54	-	54	4,035	-	4,035
Staff employment costs	8	82,078	1,000	83,078	147,529	-	147,529
Grants payable - Missionaries & Workers	10	19,090	9,544	28,635	16,622	6,709	23,331
Support & Governance Costs	6	5,004	-	5,004	4,061	-	4,061
<b>TOTAL EXPENDITURE on Charitable Activities</b>		143,987	13,166	157,153	232,876	13,126	246,002
<b>Other Expenditure</b>							
Anonymous gifts to members		-	-	-	420	-	420
Interest on loans		-	-	-	-	-	-
Other - loss from sale of property		6,717	-	6,717			
<b>TOTAL OTHER EXPENDITURE</b>		6,717	-	6,717	420	-	420
<b>TOTAL EXPENDITURE</b>		162,705	13,166	175,872	235,362	13,126	248,488

Staff employment costs include a £1,000 hardship payment from the restricted Special Support Fund to a member of staff. This payment was included in the staff salary payment, as employer National Insurance and employee tax and National Insurance were due on this payment.

## Notes to the Accounts (continued)

**Note 6. Support & Governance Costs**

## 6.1 CURRENT reporting period

	Notes	Raising funds	Charitable Activities	Grand total 2025	Basis of allocation (Describe method)
		£	£	£	
Public and Employer Liability Insurance		-	586	586	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	588	588	Allocated on time
Accountancy fee			1,042	1,042	Allocated on time
Finance costs - bank charges		-	309	309	Allocated on time
Governance costs			2,478	2,478	Allocated on time
<b>Total</b>		-	5,004	5,004	

## 6.2 PREVIOUS reporting period

	Notes	Raising funds	Charitable Activities	Grand total 2024	Basis of allocation (Describe method)
		£	£	£	
Trustee Governance costs - Liability Insurance		-	559	559	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	576	576	Allocated on time
Donated payroll administration	4	-	-	-	Allocated on time
Accountancy fee			1,646	1,646	Allocated on time
Finance costs - bank charges		-	221	221	Allocated on time
ACAT Training			1,059		Allocated on time
<b>Total</b>		-	4,061	4,061	

**Note 7. Details of certain types of expenditure - Statutory Fees**

	2025	2024
	£	£
Independent examiner's fees	588	576

## Notes to the Accounts (continued)

**Note 8. Staff Employment Costs****8.1 Staff Costs**

			<b>2025</b>		<b>2024</b>
		Notes	£		£
Salaries and benefits in kind			66,800		120,074
Employer's National			6,794		8,929
Pension costs (defined contribution scheme)	9		8,365		16,716
Staff training & welfare			120		1,810
<b>Total staff costs</b>			<b>82,078</b>		<b>147,529</b>

In addition, the senior minister was provided with housing as is customary for ministers of religion in order to better execute his duties.

No employees received employee benefits for the reporting period of more than £60,000.

**8.2 Average Head Count in the Year**

		<b>2025</b>		<b>2024</b>
		Number		Number
Fundraising		0.0		0.0
Charitable Activities		2.3		4.5
Administration		0.6		0.5
Governance		0.0		0.0
<b>Total</b>		<b>2.9</b>		<b>5.0</b>

**Note 9. Pension Costs**

The charity operates defined contribution pension schemes. The assets of the schemes are held separately from those of the charity in independently administered funds and are administered by The People's Pension (People's Partnership) for 5 employees

The pension cost charge represents contributions payable by the charity to the funds and totalled in the year £8,365. (2024 £16,716).

## Notes to the Accounts (continued)

**Note 10. Grant Making**

## 10.1 Analysis of grants paid (included in expenditure on charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total 2025
	£	£	£	£
Support to international mission charities & workers	21,805	1,689	-	23,494
Support to UK mission charities & workers	3,773	1,367	-	5,140
<b>Total</b>	<b>25,579</b>	<b>3,056</b>	<b>-</b>	<b>28,635</b>
10.2 Grants made to institutions				
<b>(a) International Mission</b>				
Names of institution	Purpose			Total £
OMF	Mission work (SE Asia) - support of S H			9,267
IGT (Illyrian Gospel Trust)	Mission work (Albania) - support of W&D N			8,627
UFM	Mission work (intern'l) - support of M&R P			1,522
Compassion	Mission work (internat'l) - 2 sponsored children			820
IGT (Illyrian Gospel Trust)	Mission work (internat'l) - sponsored child			480
Release International	Mission work (internat'l) - support persecuted			939
IFES	Mission work (internat'l) - universities and			150
<b>Total grants to institutions for International mission</b>				<b>21,805</b>
<b>(b) UK Mission</b>				
Names of institution	Purpose			Total £
UCCF (Universities & Colleges Christian Fellowship)	Mission work in UK Universities & Colleges			1,267
Friends International	Mission work (Int'l Students in UK)			1,534
CIS (Christians in Sport)	Mission work (UK Sport Activities)			150
CIS (Christian Initiative to Schools)	Mission work (Herts UK Schools)			415
Choice NH	Mission work (Local Christian mission support)			157
Herts Univ CU Mission	Mission work in University of Herfordshire			250
<b>Total grants to institutions for UK mission</b>				<b>3,773</b>
<b>TOTAL GRANTS PAID TO INSTITUTIONS IN REPORTING PERIOD</b>				<b>25,579</b>
10.3 Grants made to individuals				
<b>(a) International Mission</b>				
Names of individual	Purpose			Total £
Hector Antelo - Pioneers	Mission work (Bolivia) - support of HA ministry			1,689
<b>Total grants to individuals for International mission</b>				<b>1,689</b>
<b>(b) UK Mission</b>				
Chris Richardson - Union	Mission work (Sheffield)			1,367
<b>Total grants to individuals for UK mission</b>				<b>1,367</b>
<b>TOTAL GRANTS PAID TO INDIVIDUALS IN REPORTING PERIOD</b>				<b>3,056</b>

## Notes to the Accounts (continued)

## 10.4 Analysis of grants by Fund and comparatives with previous year

	Notes	2025			2024		
		Un-restricted funds	Restricted income funds	Total funds 2025	Un-restricted funds	Restricted income funds	Total funds 2024
		£	£	£	£	£	£
<b>Grantmaking</b>							
Support to international charities & workers	10.4a	15,072	8,422	23,494	11,816	5,345	17,161
Support to UK charities & workers	10.4b	4,018	1,122	5,140	4,806	1,364	6,170
<b>Total expenditure on grants</b>		<b>19,090</b>	<b>9,544</b>	<b>28,635</b>	<b>16,622</b>	<b>6,709</b>	<b>23,331</b>
<b>10.4a. Grants made to charities &amp; workers - International work</b>							
OMF - Sarah in SE. Asia	<a href="#">bctd</a>	5,499	3,768	9,267	4,309	2,798	7,107
Illyrian Gospel Trust - Nivens in Albania	<a href="#">bctd</a>	5,493	3,134	8,627	3,723	624	4,347
UFM - Prests serving international mission	<a href="#">bctd</a>	1,148	374	1,522	1,071	554	1,625
Compassion UK - children in Philippines & Rwanda	<a href="#">bctd</a>	753	67	820	640	128	768
IGT - support for child in Albania		-	480	480	-	480	480
Release International - persecuted church	<a href="#">bctd</a>	939	-	939	939	-	939
IFES	<a href="#">bctd</a>	150	-	150	542	-	542
Pioneers - Hector Antelo		1,090	599	1,689	592	760	1,352
<b>Total expenditure</b>		<b>15,072</b>	<b>8,422</b>	<b>23,494</b>	<b>11,816</b>	<b>5,345</b>	<b>17,161</b>
<b>10.4b. Grants made to charities &amp; workers - UK work</b>							
Universities & Colleges Christian Fellowship (UCCF)	<a href="#">bctd</a>	893	374	1,267	1,784	256	2,040
Union - Richardsons in Sheffield	<a href="#">bctd</a>	993	374	1,367	1,000	554	1,554
Friends International	<a href="#">bctd</a>	1,160	374	1,534	953	554	1,507
Christians in Sport	<a href="#">bctd</a>	150	-	150	223	-	223
Christian Initiative to Schools	<a href="#">bctd</a>	415	-	415	415	-	415
Choice NH	<a href="#">bctd</a>	157	-	157	157	-	157
Food Bank		-	-	-	274	-	274
Herts Univ CU Mission		250	-	250	-	-	-
<b>Total expenditure</b>		<b>4,018</b>	<b>1,122</b>	<b>5,140</b>	<b>4,806</b>	<b>1,364</b>	<b>6,170</b>



## Notes to the Accounts (continued)

**Note 11. Tangible Fixed Assets**

	Note	Freehold land & buildings £	Long leasehold land & buildings £	Electronic & Audio-Visual Equipment £	Fixtures, fittings and equipment £	Total £
At the beginning of the year		548,708	486,924	-	-	1,035,632
Additions		605,873		-	-	605,873
Revaluations		-	-	-	-	-
Disposals			(301,924)	-	-	(301,924)
At end of the year		1,154,581	185,000	-	-	1,339,581

Freehold and long leasehold buildings assets are quoted at purchase price or a reasonable value on receipt.

**Note 12. Debtors and prepayments**

	2025	2024
	£	£
Gift-Aid Reclaim	8,500	8,674
Prepayments and accrued income	604	132
<b>Total</b>	<b>9,104</b>	<b>8,806</b>

**Note 13. Creditors and accruals**

	Amounts falling due within one year		Amounts falling due after more than one year	
	2025	2024	2025	2024
	£	£	£	£
Loans from members	135,000	-	-	-
Accruals and deferred income	2,692	165	-	-
Taxation and social security (HMRC)	(5,949)	1,905	-	-
Pension - Clerical & Medical & The People's Pension	730	1,784	-	-
<b>Total</b>	<b>132,473</b>	<b>3,853</b>	<b>-</b>	<b>-</b>

HMRC is normally a creditor at the end of the year with the December payment due to be paid in January of the following year. However, at the end of 2025 our balance with HMRC is in credit by £5,949 as we have overpaid during the year.



## Notes to the Accounts (continued)

**Note 14. Contingent liabilities and contingent assets**

None applicable this year.

**Note 15. Cash at bank and in hand**

		2025	2024
		£	£
HSBC Bank account-Main		7,592	45,226
HSBC Bank Account-Admin Account		113	718
HSBC bank account - Business Money Manager Account		129,310	81,939
Sub-Groups Cash		130	120
Kingdom Bank		1,739	70,755
<b>Total</b>		<b>138,883</b>	<b>198,757</b>

## Notes to the Accounts (continued)

**Note 16. Charity Funds**

## 16.1 Details of material funds held and movements during the CURRENT reporting period

*\* Key: URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds*

Fund names	Note (see 16.2)	Type URG, URD, R *	Fund balances brought forward	Income	Expenditu re	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
General fund	1	URG	1,100,791	249,054	(155,989)	151,442	(6,717)	1,338,581
Infrastructure Fund	2	URD	120,069	31,853	-	(151,922)	-	-
<b>Total Unrestricted Funds</b>			1,220,860	280,907	(155,989)	(480)	(6,717)	1,338,581
Albania Fund	3	R	2,743	-	(2,743)	-	-	-
Albanian child support	4	R	-	-	(480)	480	-	-
Building Fund	5	R	10,563	750	-	-	-	11,313
Compassion child sponsorship	6	R	(63)	130	(67)	-	-	-
Grants	7	R	2,762	2,294	(2,422)	-	-	2,634
Hardship Fund	8	R	2,367	1,350	(1,200)	-	-	2,517
Hector Antelo	9	R	-	225	(225)	-	-	-
Missionary Christmas Fund	10	R	94	2,575	(2,619)	-	-	50
Sarah Hoskins, OMF	11	R	(0)	3,394	(3,394)	-	-	-
Will Niven IGT	12	R	18	-	(18)	-	-	-
<b>Total Restricted Income Funds</b>			18,482	10,718	(13,166)	480	-	16,513
<b>Total Funds</b>			1,239,342	291,625	(169,155)	-	(6,717)	1,355,095

## Notes to the Accounts (continued)

## 16.2 Details of Purpose &amp; Restrictions of Funds

The funds listed below are used for the charitable activities of the church, set up for specific ministries and established consistent with the church's Public Benefit Statement.

Ref	Fund name	Purpose & Restrictions
1	<b>General fund</b>	<b>For general use of unrestricted funds.</b>
2	<b>Infrastructure fund</b>	<b>For Infrastructure (Unrestricted, Designated)</b> Established on 15 <sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that a percentage of the net surplus each year which was not otherwise ring-fenced would be placed in this fund.
3	<b>Albania Fund</b>	<b>For Albania mission work (Restricted)</b> To assist to those going on ministry work to Albania and to support the work of Will and Doreta Niven working for IGT in Albania. There is grant funding from the church in addition to this fund (see Note 10).
4	<b>Albanian Child</b>	<b>For Albanian child, IGT (Restricted)</b> For the financial sponsorship of an Albanian child (Anxhelo). Restricted gifts from Body & Soul group.
5	<b>Building Fund</b>	<b>For Building a new Church &amp; Manse Fund (Restricted).</b> This fund was established at the AGM in March 2014 and is for use in building a permanent church centre or converting an existing building for church use in or around North Herts. The church Trustees have made representations to NHDC on the subject of the Local Plan, aware of the planned development in the 2011– 2031 timescale and the possible provision of a community building/place of worship should the housing development proceed.
6	<b>Compassion</b>	<b>For Compassion UK Children, financial support fund (Restricted)</b> For the financial sponsorship of two children (Azunu in Togo, Kalkidan in Ethiopia). The gifts from Sunday Club children, supplemented by church designated general fund money are used to meet the regular monthly sponsorship commitments.
7	<b>Grants</b>	<b>For support of Christchurch groups including annual holiday club, Body &amp; Soul, Tea&amp;Tots and Tea&amp;Tinies (Restricted).</b> Donor financial gifts for this purpose are passed through this fund. There is also grant funding from the church in addition to this fund
8	<b>Hardship Fund</b>	<b>For relief of hardship (Restricted)</b> This fund was established to meet cases of financial need, as determined by the Elders. Donor financial gifts for this ministry are passed through this fund. The fund also supports individuals to attend Christian events (e.g. church Weekend Away, youth camps, Albania missionary support trip) where there is financial need.
9	<b>Hector Antelo</b>	<b>For Hector Antelo (Restricted)</b>

Notes to the Accounts (continued)

- For the financial support of Hector Antelo, missionary worker in Bolivia. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10)..
- 10    **Missionary Christmas Fund**    **For a Christmas Gift to our missionaries (Restricted)**  
A missionary Christmas collection is held each year so that we can send a small financial love gift to each of our supported missionaries. Donor financial gifts for this purpose are passed through this fund.
- 11    **Sarah Hoskins**    **For Sarah Hoskins, OMF (Restricted)**  
For the financial support of Sarah Hoskins, OMF International Director for Africa and Europe. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).
- 12    **Will Niven**    **For Will Niven, IGT Albania (Restricted)**  
For the financial support of Will Niven, missionary workers in Albania. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).

## Notes to the Accounts (continued)

16.3 Details of material funds held and movements during the **PREVIOUS** reporting period

* Key: URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds							
Fund names	Type URG, URD, R *	Fund balances brought forward	Income	Expenditu re	Transfers	Gains and losses	Fund balances carried forward
		£	£	£	£	£	£
General fund	URG	1,092,707	263,446	(235,362)	(20,000)	-	1,100,791
House Loan Repayments	URD	63	-	-	(63)	-	-
Infrastructure Fund	URD	100,069	-	-	20,000	-	120,069
<b>Total Unrestricted Funds</b>		1,192,838	263,446	(235,362)	(63)	-	1,220,860
Albania Fund	R	2,743	-	-	-	-	2,743
Albanian Child Support	R	-	480	(480)	-	-	-
Building Fund	R	9,750	750	-	63	-	10,563
Compassion child sponsorship	R	-	65	(128)	-	-	(63)
Grants for children's work	R	3,197	2,960	(3,395)	-	-	2,762
Hardship Fund	R	4,039	1,350	(3,022)	-	-	2,367
Hector Antelo	R	-	206	(206)	-	-	-
Missionary Christmas Fund	R	125	3,550	(3,581)	-	-	94
Sarah Hoskins, OMF	R	-	2,244	(2,244)	-	-	(0)
Will Niven IGT	R	-	88	(70)	-	-	18
<b>Total Restricted Income Funds</b>		19,853	11,692	(13,126)	63	-	18,482
<b>Total Funds</b>		1,212,691	275,138	(248,488)	-	-	1,239,342

## Notes to the Accounts (continued)

## 16.4 Transfers between funds

<b>From</b>	<b>To</b>	<b>Reason for transfer</b>	<b>Amount £</b>
General Fund	Albanian child support	Donations for Albanian Child originally booked to General Fund	480
Infrastructure	General	Infrastructure funds used to support purchase of property for manse, which is shown in accounts as an asset in general funds	151,922

## Notes to the Accounts (continued)

### Note 17. Transactions with trustees and related parties

#### 17.1 Trustee Remuneration & Benefits

No trustee, in their capacity as such, receives any remuneration or benefits from the charity. However, two of the Trustees receive a salary and benefits in their roles as Senior Minister and Associate Minister, as permitted by the church Articles and Rules, not in their capacity as trustees.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value					
		2025			2024		
		Remuneration	Pension contribution	TOTAL	Remuneration	Pension contribution	TOTAL
		£	£	£			£
Christopher Jenkins (until Dec24)	Articles & Rules	-	-	-	37,818	5,923	43,740
Adam Goddard (from Sep25)	Articles & Rules	10,914	1,442	12,357	-	-	-
Sam Williams (until May25)	Articles & Rules	8,950	1,302	10,252	21,754	3,160	24,914
		19,864	2,744	22,609	59,572	9,083	68,655

#### 17.2 Trustees' expenses

No Trustee, in their capacity as such, receives any expenses from the charity. However, in 2025, two (2024 – four) of the Trustees/related parties received reimbursement of expenses in other roles within the church, Minister, not in their capacity as trustees. Refer to Note 5 for the details of total staff ministry expenses.

		2025	2024
Number of Trustees who were paid expenses		2	4
Nature of Expenses	Expenses in connection with their roles in the church	263	8,689
<b>Total amount paid</b>		<b>263</b>	<b>8,689</b>

#### 17.3 Transactions with trustees & related parties

In the previous year (2024) there was one staff member related to a Trustee. The total salary and benefits provided to this related staff member are shown below and in 2025 there were no transactions with trustees and related parties other than those in 17.1 and 17.2.

Name of the related party	Relationship to charity	Description of the transaction(s)	Total 2025	Total 2024
Rebecca Jenkins	Trustee spouse	Salary & Pension	-	12,311
			-	<b>12,311</b>

## Notes to the Accounts (continued)

The governing document permits payment to trustees and connected parties subject to the number of trustees or their connected parties being remunerated being a minority of the Board (Ref. Governing Document - Articles 18.6.6 and CC11 - Trustee expenses and payments, Sec 4.9).

For the reporting period this condition was met, as at any one time no more than one of five trustees or connected parties were paid..

A total of £36,396 was donated to the charity by trustees and related parties in the year 2025 (£14,339 in 2024).

One of the trustees is also a trustee of a charity, the Illyrian Gospel Trust (IGT), to which grants have been made. In 2025, grants totalling of £5,493 were made to IGT (2024 - £3,723) from unrestricted funds, which is part of our budgeted support to missionary organisations. (See Note 10.4). Further grants were made to IGT in 2025, totalling £3,134. These are donations made by members to support the work of IGT and payment of the balance of the Albania Fund which was "to assist to those going on ministry work to Albania and to support the work of Will and Doreta Niven working for IGT in Albania".

### **Note 18. Liability of the Members**

The charity is a company limited by guarantee. In the event of the charity being wound up, the liability of the members is limited to £1.

### **Note 19. Taxation**

The company is a registered charity and is therefore exempt from taxation.